

Fill in this information to identify the case:

Debtor 1	<u>Julie A. Fox</u>	
Debtor 2 (Spouse, if filing)	<u></u>	
United States Bankruptcy Court for the:	<u>Northern</u>	District of <u>Ohio</u> (State)
Case number	<u>15-50329-amk</u>	

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association,
as Trustee of the SCIG Series III Trust **Court claim no.** (if known):
10-1

Last 4 digits of any number you use to identify the debtor's account: 7 0 6 4

Property address: 13277 Bursley Road

Spencer OH 44275
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ 4,846.00 *

* Order for Relief from Stay was entered
1/21/2019 (Doc. 67)

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 25,650.75

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 2,894.93

c. **Total.** Add lines a and b. less unapplied funds iao \$1,546.21 (c) \$ 26,999.47*

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

03 / 01 / 2017
MM / DD / YYYY

* Order for Relief from Stay was entered 1/21/2019 (Doc. 67).

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Molly Slutsky Simons

Signature

Date 3 / 19 / 2019

Print

Molly Slutsky Simons

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address

P.O. Box 476

Number Street

Loveland

OH

45140

City

State

ZIP Code

Contact phone (513) 444 - 4100

Email bankruptcy@sottileandbarile.com



Date	PK#	Payment Change	Notice Filed
3/1/2015	5553.38	\$30.07	\$883.45
4/1/2016	5634.71	\$30.36	\$941.07
3/1/2017	5719.67	\$30.36	\$1,026.03

Loan Information	
Loan #	██████████
Owner	Fux
K Case #	15-50329
State Filed	2/18/2015
First Post Petition Date	3/1/2015
OC Covers	07/01/13 - 02/01/15

Date	PK#	Payment Change	Notice Filed
3/1/2015	5553.38	\$30.07	\$883.45
4/1/2016	5634.71	\$30.36	\$941.07
3/1/2017	5719.67	\$30.36	\$1,026.03

Date	Amount Recd	Post Per Date	Contractual Due Date	Am't Due	Over/Short	Suspense Credit	Suspense Debit	APC Credit	Suspense Balance	APC Suspense Balance	APC Paid/Debit	POC/Arrear Credit	POC/Debit	POC/Suspense Balance	Comments
4/17/2017	\$17,127	MTR filed & APC entered for missed rents 03/01/15 - 04/17/17; missed rents to be repaid thru the plan. Will resume reg. monthly rent 5/1/17							\$0.00	\$0.00	\$0.00			\$0.00	
4/19/2017									\$0.00	\$0.00	\$335.00			\$335.00	
5/1/2017									\$0.00	\$0.00	\$670.00			\$670.00	
5/14/2017									\$0.00	\$0.00	\$1,005.00			\$1,005.00	
5/20/2017									\$0.00	\$0.00	\$1,240.00			\$1,240.00	
5/20/2017									\$0.00	\$0.00	\$1,675.00			\$1,675.00	
5/20/2017									\$0.00	\$0.00	\$2,010.00			\$2,010.00	
5/20/2017									\$0.00	\$0.00	\$2,345.00			\$2,345.00	
5/20/2017									\$0.00	\$0.00	\$2,680.00			\$2,680.00	
5/20/2017									\$0.00	\$0.00	\$3,015.00			\$3,015.00	
5/21/2017									\$0.00	\$0.00	\$3,350.00			\$3,350.00	
5/21/2017									\$0.00	\$0.00	\$3,685.00			\$3,685.00	
5/21/2017									\$0.00	\$0.00	\$4,020.00			\$4,020.00	
5/21/2018									\$0.00	\$0.00	\$4,355.00			\$4,355.00	
5/22/2018									\$0.00	\$0.00	\$4,690.00			\$4,690.00	
5/22/2018									\$0.00	\$0.00	\$5,025.00			\$5,025.00	
5/22/2018									\$0.00	\$0.00	\$5,360.00			\$5,360.00	
5/22/2018									\$0.00	\$0.00	\$5,695.00			\$5,695.00	
5/22/2018									\$0.00	\$0.00	\$6,030.00			\$6,030.00	
5/22/2018									\$0.00	\$0.00	\$6,365.00			\$6,365.00	
5/22/2018									\$0.00	\$0.00	\$6,695.00			\$6,695.00	
5/22/2018									\$0.00	\$0.00	\$7,030.00			\$7,030.00	
5/22/2018									\$0.00	\$0.00	\$7,365.00			\$7,365.00	
5/22/2018									\$0.00	\$0.00	\$7,695.00			\$7,695.00	
5/22/2018									\$0.00	\$0.00	\$8,030.00			\$8,030.00	
5/22/2018									\$0.00	\$0.00	\$8,365.00			\$8,365.00	
5/22/2018									\$0.00	\$0.00	\$8,695.00			\$8,695.00	
5/22/2018									\$0.00	\$0.00	\$9,030.00			\$9,030.00	
5/22/2018									\$0.00	\$0.00	\$9,365.00			\$9,365.00	
5/22/2018									\$0.00	\$0.00	\$9,695.00			\$9,695.00	
5/22/2018									\$0.00	\$0.00	\$10,030.00			\$10,030.00	
5/22/2018									\$0.00	\$0.00	\$10,365.00			\$10,365.00	
5/22/2018									\$0.00	\$0.00	\$10,700.00			\$10,700.00	
5/22/2018									\$0.00	\$0.00	\$11,035.00			\$11,035.00	
5/22/2018									\$0.00	\$0.00	\$11,365.00			\$11,365.00	
5/22/2018									\$0.00	\$0.00	\$11,700.00			\$11,700.00	
5/22/2018									\$0.00	\$0.00	\$12,035.00			\$12,035.00	
5/22/2018									\$0.00	\$0.00	\$12,365.00			\$12,365.00	
5/22/2018									\$0.00	\$0.00	\$12,700.00			\$12,700.00	
5/22/2018									\$0.00	\$0.00	\$13,035.00			\$13,035.00	
5/22/2018									\$0.00	\$0.00	\$13,365.00			\$13,365.00	
5/22/2018									\$0.00	\$0.00	\$13,700.00			\$13,700.00	
5/22/2018									\$0.00	\$0.00	\$14,035.00			\$14,035.00	
5/22/2018									\$0.00	\$0.00	\$14,365.00			\$14,365.00	
5/22/2018									\$0.00	\$0.00	\$14,700.00			\$14,700.00	
5/22/2018									\$0.00	\$0.00	\$15,035.00			\$15,035.00	
5/22/2018									\$0.00	\$0.00	\$15,365.00			\$15,365.00	
5/22/2018									\$0.00	\$0.00	\$15,700.00			\$15,700.00	
5/22/2018									\$0.00	\$0.00	\$16,035.00			\$16,035.00	
5/22/2018									\$0.00	\$0.00	\$16,365.00			\$16,365.00	
5/22/2018									\$0.00	\$0.00	\$16,700.00			\$16,700.00	
5/22/2018									\$0.00	\$0.00	\$17,035.00			\$17,035.00	
5/22/2018									\$0.00	\$0.00	\$17,365.00			\$17,365.00	
5/22/2018									\$0.00	\$0.00	\$17,700.00			\$17,700.00	
5/22/2018									\$0.00	\$0.00	\$18,035.00			\$18,035.00	
5/22/2018									\$0.00	\$0.00	\$18,365.00			\$18,365.00	
5/22/2018									\$0.00	\$0.00	\$18,700.00			\$18,700.00	
5/22/2018									\$0.00	\$0.00	\$19,035.00			\$19,035.00	
5/22/2018									\$0.00	\$0.00	\$19,365.00			\$19,365.00	
5/22/2018									\$0.00	\$0.00	\$19,700.00			\$19,700.00	
5/22/2018									\$0.00	\$0.00	\$20,035.00			\$20,035.00	
5/22/2018									\$0.00	\$0.00	\$20,365.00			\$20,365.00	
5/22/2018									\$0.00	\$0.00	\$20,700.00			\$20,700.00	
5/22/2018									\$0.00	\$0.00	\$21,035.00			\$21,035.00	
5/22/2018									\$0.00	\$0.00	\$21,365.00			\$21,365.00	
5/22/2018									\$0.00	\$0.00	\$21,700.00			\$21,700.00	
5/22/2018									\$0.00	\$0.00	\$22,035.00			\$22,035.00	
5/22/2018									\$0.00	\$0.00	\$22,365.00			\$22,365.00	
5/22/2018									\$0.00	\$0.00	\$22,700.00			\$22,700.00	
5/22/2018									\$0.00	\$0.00	\$23,035.00			\$23,035.00	
5/22/2018									\$0.00	\$0.00	\$23,365.00			\$23,365.00	
5/22/2018									\$0.00	\$0.00	\$23,700.00			\$23,700.00	
5/22/2018									\$0.00	\$0.00	\$24,035.00			\$24,035.00	
5/22/2018									\$0.00	\$0.00	\$24,365.00			\$24,365.00	
5/22/2018									\$0.00	\$0.00	\$24,700.00			\$24,700.00	
5/22/2018									\$0.00	\$0.00	\$25,035.00			\$25,035.00	
5/22/2018									\$0.00	\$0.00	\$25,365.00			\$25,365.00	
5/22/2018									\$0.00	\$0.00	\$25,700.00			\$25,700.00	
5/22/2018									\$0.00	\$0.00	\$26,035.00			\$26,035.00	
5/22/2018									\$0.00	\$0.00	\$26,365.00			\$26,365.00	
5/22/2018									\$0.00	\$0.00	\$26,700.00			\$26,700.00	
5/22/2018									\$0.00	\$0.00	\$27,035.00			\$27,035.00	
5/22/2018									\$0.00	\$0.00	\$27,365.00			\$27,365.00	
5/22/2018									\$0.00	\$0.00	\$27,700.00			\$27,700.00	
5/22/2018									\$0.00	\$0.00	\$28,035.00			\$28,035.00	
5/22/2018									\$0.00	\$0.00	\$28,365.00			\$28,365.00	
5/22/2018									\$0.00	\$0.00	\$28,700.00			\$28,700.00	
5/22/2018									\$0.00	\$0.00	\$29,035.00			\$29,035.00	
5/22/2018									\$0.00	\$0.00	\$29,365.00			\$29,365.00	
5/22/2018									\$0.00	\$0.00	\$29,700.00			\$29,700.00	
5/22/2018									\$0.00	\$0.00	\$30,035.00			\$30,035.00	
5/22/2018									\$0.00	\$0.00	\$30,365.00			\$30,365.00	
5/22/2018									\$0.00	\$0.00	\$30,700.00			\$30,700.00	
5/22/2018									\$0.00	\$0.00	\$31,035.00			\$31,035.00	
5/22/2018									\$0.00	\$0.00	\$31,365.00			\$31,365.00	
5/22/2018									\$0.00	\$0.00	\$31,700.00			\$31,700.00	
5/22/2018									\$0.00	\$0.00	\$32,035.00			\$32,035.00	
5/22/2018									\$0.00	\$0.00	\$32,365.00			\$32,365.00	
5/22/2018									\$0.00	\$0.00	\$32,700.00			\$32,700.00	
5/22/2018									\$0.00	\$0.00	\$33,035.00			\$33,035.00	
5/22/2018									\$0.00	\$0.00	\$33,365.00			\$33,365.00	
5/22/2018									\$0.00	\$0.00	\$33,700.00			\$33,700.00	
5/22/2018									\$0.00	\$0.00	\$34,035.00			\$34,035.00	
5/22/2018									\$0.00	\$0.00	\$34,365.00			\$34,365.00	
5/22/2018									\$0.00	\$0.00	\$34,700.00			\$34,700.00	
5/22/2018									\$0.00	\$0.00	\$35,035.00			\$35,035.00	
5/22/2018									\$0.00	\$0.00	\$35,365.00			\$35,365.00	
5/22/2018									\$0.00	\$0.00	\$35,700.00			\$35,700.00	
5/22/2018									\$0.00	\$0.00	\$36,035.00			\$36,035.00	
5/22/2018									\$0.00	\$0.00	\$36,365.00			\$36,365.00	
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**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
AKRON DIVISION**

In Re: Case No. 15-50329-amk
Julie A. Fox Chapter 13
Debtor. Judge Alan M. Koschik

CERTIFICATE OF SERVICE

I certify that on March 19, 2019, a true and correct copy of this Response to Notice of Final Cure Payment was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Lee R Kravitz, Debtor's Counsel
leekravitz@sbcglobal.net

Keith Rucinski, Chapter 13 Trustee
efilings@ch13akron.com

Office of the U.S. Trustee
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Julie A. Fox, Debtor
13277 Bursley Road
Spencer, OH 44275

Respectfully Submitted,

/s/ Molly Slutsky Simons
Molly Slutsky Simons (0083702)
Sottile & Barile, Attorneys at Law
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Loveland, OH 45140
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Email: bankruptcy@sottileandbarile.com
Attorney for Creditor